

Atty. Dkt. No. 035451-0166 (3704.Palm)

REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow.

A detailed listing of all claims that are, or were, in the application, irrespective of whether the claims remain under examination in the application, is presented, with an appropriate defined status identifier.

After amending the claims as set forth above, claims 1, 2, 5-20, 22, and 24-29 are now pending in this application.

In section 4 of the Office Action the Examiner rejected claims 1, 2, 5-7, 10-14, 16-20, 22, and 24-29 under 35 U.S.C Section 103a as being unpatentable over Teicher et al. (U.S. Pat. No. 5,933,813) and Nel (U.S. Pat. No. 6,507,823) in view of Joao (U.S. Pat. No. 6,725,201). The Examiner indicates that in the abstract lines 1-10 of Teicher et al. it is stated that a data processor for promoting sales of products includes price storage devices for storing basic price information and that the basic price information includes the basic price of the products. The Examiner also indicates that the product is interpreted as an object.

Applicants disagree with the application of the Teicher et al. reference in the rejection. The object and the insurance product are two completely different items in Applicants independent claims 1, 10, 18, and 24. Further, Applicants respectively submit that the product and the product warranty of claims 16 and the warranty and the object of claim 25 are different items as well. The fact that the Examiner is interpreting the product and the object as the same items is erroneous in application of the reference in the §103(a) rejection. The system for selling or pricing the insurance product based on the location of the object is not disclosed, taught or suggested by any proper combination of Teicher et al., Nel, and Joao. In Teicher et al., the location of the product and the products price itself are changed, possibly based on the location of the product. In Applicants' claims, the location of the object is determined and a price of a product which is different from the object, for example an insurance premium is based on the

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location of the object which is being insured by the insurance product. The sale price of the object is not being changed as in Teicher et al. The situation of Applicants' claims and the Teicher et al. reference are very different. Accordingly, Applicants respectively submit that independent claims 1, 10, 18, and 24 include a limitation, that is there is an object and an insurance product and the price of the insurance product is based on the location of the object, which is completely missing from any of the applied references Teicher et al., Nel, and Joao. Similarly, Teicher et al. does not teach that terms of a warranty are changed or based on the monitoring of the operational usage of a product which may be seen in claims 16 and 25. Accordingly, independent claims 16 and 25 are therefore also allowable.

All claims depending from independent claims 1, 10, 16, 18, 24, and 25 are therefore also allowable because their respective independent claims are also allowable.

Applicants believe that the present application is now in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested.

The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

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The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. § 1.136 and authorizes payment of any such extensions fees to Deposit Account No. 06-1447.

Respectfully submitted,

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